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Order Filed on November 30, 2016 by Clerk U.S. Bankruptcy Court District of New Jersey

ATTORNEY FOR CREDITOR: CONSUMER PORTFOLIO SERVICES

IN THE BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY (CAMDEN) HONORABLE JERROLD N. POSLUSNY JR.

In re:

Case No. 13-11831-JNP

MARC R. JONES and LANA J. JONES,

Chapter 13

Debtors,

Related to Doc. No.

CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE 2013 NISSAN ROGUE UTILITY 4D SV AWD 2.5L I4, VIN JN8AS5MV2DW122190

The relief set forth on the following pages, number two (2) through four (4) is hereby ORDERED.

DATED: November 30, 2016

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

Debtors:

Marc R. Jones and Lana L. Jones

Case No.:

13-11831-JNP

Caption of Order:

Consent Order Modifying Stay as to Personal Property

1. The 11 U.S.C. §362(a) Stay as to Consumer Portfolio Service, Inc., ("Movant"), with respect to the personal property of Debtors described as a 2013 Nissan Rogue Utility 4D SV AWD 2.5L I4, VIN JN8AS5MV2DW122190 accordance with the agreement of the Debtors and Movant is hereby modified and shall remain in effect PROVIDED THAT Debtors comply with the following terms and conditions:

The arrears are \$439.83 as of the November 9, 2016 payment due under the Contract.

Debtors shall cure the arrears by paying the following amounts on the following dates:

December 9, 2016 - \$513.14

January 9, 2017 - \$513.14

February 9, 2017 - \$513.14

March 9, 2017 - \$513.14

April 9, 2017 - \$513.14

May 9, 2017 - \$513.14

Debtors shall then be responsible for timely making all future regular monthly payments due under the Contract to Movant starting with the payment due on June 9, 2017. Failure to make future monthly payments shall also be cause for default under this Consent Order.

Debtors:

Marc R. Jones and Lana L. Jones

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Consent Order Modifying Stay as to Personal Property

- 2. The term "payment" as set forth in Paragraph 1, supra, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
- 3. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions in Paragraph 1, supra. If Debtors fail to cure the default within thirty (30) days from the date of default, Movant may file a Certification of Default on five (5) days notice to Debtors, counsel for Debtors and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
- 4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.
- 5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

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Debtors:

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Consent Order Modifying Stay as to Personal Property

6. Movant's fees and costs of \$526 are to be paid through the Chapter 13 Plan.

We hereby Consent to the form and entry of the foregoing Order.

/s/Joseph J. Rogers

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